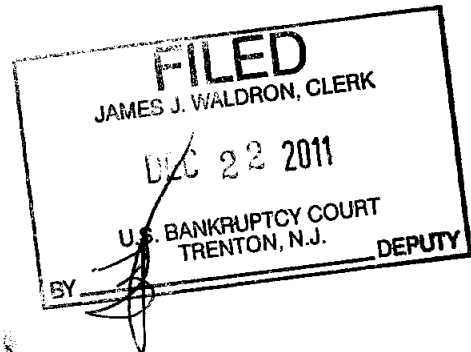


Document Page 1 of 1
JUDITH SHERMAN

26 Ridge Road
West Long Branch, NJ 07764
Residence (732)222-2535 Cell(908)803-5278
Fax (732)222-7351 E-Mail iamjam1122@aol.com

December 20, 2011

Mr. James J. Waldron, Clerk
U.S. Bankruptcy Court
402 East State Street
Trenton, New Jersey 08608



Re: Case No. 11-27398-RTL

Dear Mr. Waldron:

I am filing an objection to the Disclosure Statement provided by Natalie M. Nebblett. I am objecting to the following elements, which refer to me specifically.

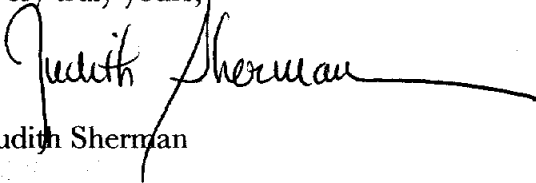
On page 12 she refers to a civil lawsuit filed by me as "frivolous." This lawsuit is part of a divorce action taken by me against my husband, in which I claim that funds in excess of \$427,000 were fraudulently conveyed to Dr. Nebblett, my husband's mistress, in an effort to prevent me from learning of this potential marital asset. These funds were subsequently used by Dr. Nebblett for her personal benefit. She did not legitimately earn, nor was she entitled to, this money.

I also oppose the procedure noted on page 23, in which Dr. Nebblett seeks to expunge my claim. It is my understanding that monies obtained through fraud or otherwise unethical means are not subject to dismissal.

I am writing this letter Pro Se, inasmuch as I have no legal advisor at this time. If there are any questions regarding my objections, please contact me at the above address and/or phone numbers or email.

I would also like to note that I received the Bankruptcy Court Notification on December 12, 2011 and immediately contacted the office of Eugene D. Roth, Esq. I spoke to a lady named Kelly and requested a copy of the Disclosure Statement. She assured me that it would be mailed that day. I still have not received the requested document from Mr. Roth, but was fortunately able to obtain it from the Court, hence the delay in my response.

Very truly yours,


Judith Sherman

cc: Eugene D. Roth, Esq.
Office of the U.S. Trustee